

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
26 February 2004 (26.02.2004)

PCT

(10) International Publication Number
WO 2004/017239 A2

- (51) International Patent Classification: **G06F 17/60**
- (74) Agents: **O'CONNOR, Donal, H. et al.**; Cruickshank & Co., 1 Holles Street, Dublin 2 (IE).
- (21) International Application Number: **PCT/IE2003/000112**
- (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (22) International Filing Date: 18 August 2003 (18.08.2003)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
S2002/0680 16 August 2002 (16.08.2002) IE
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).
- (71) Applicant (*for all designated States except US*): **INTERNET PAYMENTS PATENTS LIMITED [IE/IE]**; "Elsinore", Meath Road, Bray, County Wicklow (IE).
- (72) Inventors; and
- (75) Inventors/Applicants (*for US only*): **FORAN, John, Anthony [IE/IE]**; "Elsinore", Meath Road, Bray, County Wicklow (IE). **CORCORAN, Joseph, Patrick [IE/IE]**; 9 Carysfort Grove, Blackrock, County Dublin (IE). **MURPHY, Christopher, Michael [IE/IE]**; Kilmolin, Enniskerry, County Wicklow (IE).
- Published:
— with declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority
- For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*



WO 2004/017239 A2

(54) Title: INFORMATION HANDLING AND PROCESSING

(57) Abstract: